

UNITED STATES DISTRICT COURT
FOR THE
DISTRICT OF MASSACHUSETTS

NORFOLK FINANCIAL CORP.

Plaintiff,

v.

OUSLEY FINANCIAL GROUP LLC

Defendant.

CIVIL ACTION NO. 05-10941 RCL

AFFIDAVIT OF DANIEL GOLDSTONE

I, Daniel W. Goldstone, hereby depose under oath and state as follows:

1. I am the President of the plaintiff, Norfolk Financial Corp. ("Norfolk"). Norfolk is a Massachusetts corporation with its principal place of business in Massachusetts. I make this Affidavit in opposition to the defendant's motion to dismiss.

2. On behalf of Norfolk, I negotiated the February, 2005 contract with the defendant Ousley Financial Group LLC ("Ousley") that is an exhibit to the Complaint (the "Contract"). Norfolk entered into the Contract in reliance on Ousley's representations and warranties (made in response to my specific requests) that it had good, clear title to the Portfolio of accounts covered by the Contract, and would provide a complete chain of title documenting as much.

3. Prior to the execution of the Contract, I communicated repeatedly with Ousley's President, Greg Ousley, by telephone and by e-mail. On roughly 8-10 occasions, Greg Ousley called me while I was in my Boston office to discuss the proposed Norfolk/Ousley transaction. On other occasions I called Greg from my Boston office.

4. Many of my communications with Ousley were by e-mail. Greg Ousley sent many e-mails to Norfolk, which I received in my office in Boston. Attached to this Affidavit as

Exhibit A are true copies of eleven e-mails that Greg Ousley sent to me in Boston concerning the negotiation and consummation of the Norfolk/Ousley transaction. These transmissions included a draft of the Contract (see February 22, 2005 e-mail) that had the same warranty as appears in the final Contract to the effect that Ousley had good, clear title to the subject accounts.

5. I executed the Contract for and bound Norfolk in Massachusetts. Norfolk issued payment to Ousley from Massachusetts. Greg Ousley then sent to Norfolk in Massachusetts a fully executed copy of the Contract. Ousley also forwarded to Massachusetts the Portfolio that is the subject of the Contract.

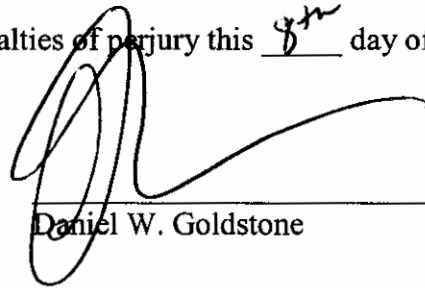
6. After Norfolk received the Portfolio from Ousley, Norfolk learned that Ousley did not hold clear title to its accounts as it had represented and warranted. I immediately contacted Greg Ousley, and he responded. Attached to this Affidavit as Exhibit B are true copies of some additional e-mails from Ousley to me in Boston.

7. Ousley maintains a website on the Internet at www.ofgcapital.com. The website is accessible in Massachusetts, and, from my Boston office, I have consulted and relied on it in connection with the Norfolk/Ousley transaction. Among other things, the site permits viewers to contact Ousley directly. This site also invites its viewers to learn more about its "28 year history [of] meeting the . . . needs of National, Regional, and Local clients throughout the U.S." through Ousley partner/affiliate the OutSource Group.

8. Norfolk is a small company with only 14 employees (including me) working out of one Boston office. Norfolk's employees and I all reside in Greater Boston. It would be extremely inconvenient and difficult for me, for Norfolk, and for Norfolk's employees if Norfolk were required to appear and prosecute this action in Missouri.

9. I attest and certify that all of the statements of fact in Norfolk's opposition memorandum are true and accurate to the best of my knowledge and belief.

Signed and sworn under the pains and penalties of perjury this 8th day of August, 2005.



Daniel W. Goldstone

PABOS2:JOCONNO:619875_1
14950-91217

I hereby certify that on this 10th
day of AUGUST, 2005, I served the
foregoing document by causing a copy of
same to be mailed, postage prepaid, hand
delivered to all counsel of record.



JOHN J. O'CONNOR

From: Greg Ousley [ousley1@theoutsourcgroup.com]
Sent: Thursday, February 17, 2005 1:03 PM
To: 'Daniel W. Goldstone, Esquire'
Subject: OFG OOS 143 M Strats...



OFG143MO.doc (23 KB)



OFGOOSNT.pdf (307 KB)



OFGOOS02.xls (24 KB)



IssuerOO.xls (38 KB)

Hello Dan,

Here is the information I promised.

I look forward to hearing from you.

Greg

Gregory S. Ousley

President

Ousley Financial Group

Jay Ousley Plaza

3512 I-70 Dr. SE Suite B

Columbia, MO 65201

email: ousley1@ofgcapital.com

Office: 888 743 6340

Cell: 573 230 4159

Fax: 573 442 1033

www.ofgcapital.com

OFG OOS 143 M MIXED POOL
021605

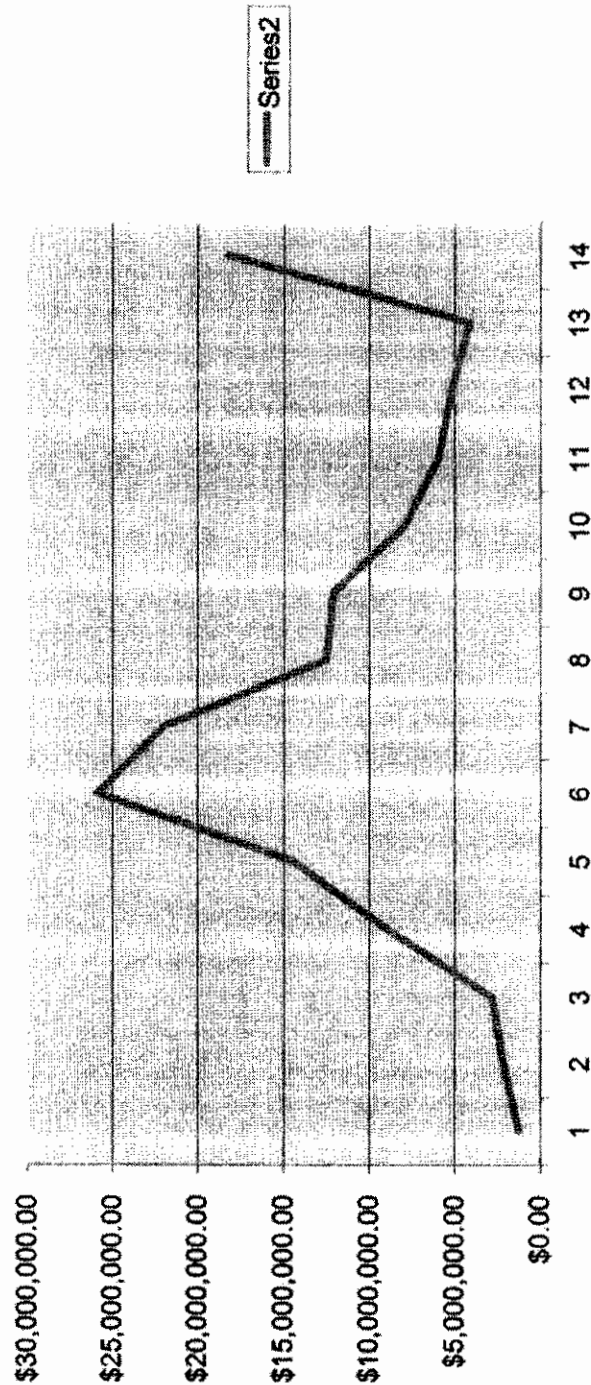
Face value of the portfolio is \$ 143,779,844.11, and the total number of accounts is 52378. The asking price for the portfolio is Forty-Five basis points, or approximately \$ 647,000.00.

The portfolio mainly consists of Discover paper, along with Citibank and Providian. There have never been any mass sif letter campaigns done on this portfolio. They have been run thru banko, and have been scrubbed for deceased, bankruptcy, fraud, and or attorney representation. They also were run thru Accurint in a batch about forty five days ago, and will come with a phone and address append.

Please note that nearly half the file consists of Discover Card paper and Citibank paper. The rest of the file consists of Providian, BankOne, Circuit City, Associates, Household and other major lenders.

OFG OOS EVAL

	\$	\$	\$	Balance	# of Accts	% Balance	% Accounts
Total	\$	-	500.00	\$1,260,913.35	3950	0.88%	7.54%
\$ 143,779,844.11	\$	501.00	750.00	\$2,193,183.02	3483	1.53%	6.65%
ASB	\$	751.00	1,000.00	\$2,839,741.14	3240	1.98%	6.19%
\$ 2,745.04	\$	1,001.00	1,500.00	\$8,991,049.16	7178	6.25%	13.70%
	\$	1,501.00	2,000.00	\$14,458,124.50	8203	10.06%	15.66%
OOS 0205 Mixed	\$	2,001.00	3,000.00	\$25,905,159.53	10490	18.02%	20.03%
	\$	3,001.00	4,000.00	\$22,016,246.73	6382	15.31%	12.18%
	\$	4,001.00	5,000.00	\$12,517,617.90	2802	8.71%	5.35%
	\$	5,001.00	6,000.00	\$12,122,772.90	2216	8.43%	4.23%
	\$	6,001.00	7,000.00	\$7,950,634.31	1299	5.53%	2.48%
	\$	7,001.00	8,000.00	\$5,973,018.78	799	4.15%	1.53%
	\$	8,001.00	9,000.00	\$5,183,687.10	613	3.61%	1.17%
	\$	9,001.00	10,000.00	\$4,145,888.98	437	2.88%	0.83%
	\$	10,001.00 AND ABV		\$18,221,806.70	1287	12.67%	2.46%
				\$143,779,844.11	52379		



Ousley
Financial
Group

143 M OOS
Mixed Pool

2/16/2005

Date	Charge Off	Last Paid Date
1991	\$ 7,752.00	1963-1993
1992	\$ 27,304.00	\$ 72,491.00
1993	\$ 22,547.00	22 Accounts
1994	\$ 132,313.00	\$ 54,948.00
1995	\$ 384,526.00	\$ 4,950,366.00
1996	\$ 2,059,795.00	\$ 15,500,930.00
1997	\$33,715,369.00	\$ 36,811,955.00
1998	\$53,212,254.00	\$ 28,367,578.00
1999	\$27,103,148.00	\$ 20,489,127.00
2000	\$13,809,690.00	\$ 12,178,895.00
2001	\$11,142,953.00	\$ 3,916,555.00
2002	\$ 2,154,843.00	\$ 861,673.00
2003	\$ -	\$ 2,824,167.00
2004	\$ -	\$ 942,571.00
2005	0	\$ 22,028.00

By State

AK	\$305,795.63	94
AL	\$2,328,325.65	910
AR	\$1,450,207.45	609
AZ	\$4,312,612.38	1505
CA	\$18,517,522.43	7260
CO	\$1,658,832.09	812
CT	\$1,203,352.05	449
DC	\$361,927.18	161
DE	\$202,325.70	71
FL	\$17,439,091.79	4685
GA	\$4,898,926.52	1892
HI	\$430,476.09	125
IA	\$487,729.94	184
ID	\$937,529.35	317
IL	\$4,070,023.67	2059
IN	\$741,200.74	300
KS	\$1,306,747.69	367
KY	\$1,022,172.95	405
LA	\$2,556,005.19	1332
MA	\$3,262,305.20	976
MD	\$1,293,855.71	494
ME	\$711,944.35	201
MI	\$820,910.66	250
MN	\$621,310.17	196
MO	\$3,356,630.25	1093
MS	\$1,842,474.11	997
MT	\$94,928.55	39
NC	\$3,545,350.06	1355
ND	\$285,637.46	91
NE	\$1,083,982.17	352
NH	\$996,549.55	262
NJ	\$1,598,789.27	536
NM	\$831,864.16	349
NV	\$1,951,669.23	599
NY	\$13,836,709.30	5074
OH	\$1,276,488.40	638

By Balance

\$18,517,522.43	CA	7260
\$17,884,766.09	TX	6421
\$17,439,091.79	FL	4685
\$13,836,709.30	NY	5074
\$5,770,556.82	PA	2372
\$4,898,926.52	GA	1892
\$4,312,612.38	AZ	1505
\$4,070,023.67	IL	2059
\$3,747,167.32	SC	1362
\$3,545,350.06	NC	1355
\$3,356,630.25	MO	1093
\$3,262,305.20	MA	976
\$2,824,462.02	WA	1044
\$2,675,461.66	TN	937
\$2,556,005.19	LA	1332
\$2,405,536.07	OR	765
\$2,328,325.65	AL	910
\$1,951,669.23	NV	599
\$1,852,703.13	OTHER	645
\$1,842,474.11	MS	997
\$1,658,832.09	CO	812
\$1,598,789.27	NJ	536
\$1,450,207.45	AR	609
\$1,306,747.69	KS	367
\$1,293,855.71	MD	494
\$1,276,488.40	OH	638
\$1,203,352.05	CT	449
\$1,083,982.17	NE	352
\$1,061,805.05	VA	343
\$1,022,172.95	KY	405
\$996,549.55	NH	262
\$937,529.35	ID	317
\$875,113.84	WV	356
\$831,864.16	NM	349
\$820,910.66	MI	250
\$800,710.95	OK	338

OK	\$800,710.95	338
OR	\$2,405,536.07	765
OTHER	\$1,852,703.13	645
PA	\$5,770,556.82	2372
Puerto Rico	\$85,152.58	23
RI	\$485,333.87	203
SC	\$3,747,167.32	1362
SD	\$304,497.03	97
TN	\$2,675,461.66	937
TX	\$17,884,766.09	6421
UT	\$526,236.35	150
VA	\$1,061,805.05	343
VT	\$254,031.19	79
WA	\$2,824,462.02	1044
WI	\$354,846.66	117
WV	\$875,113.84	356
WY	\$161,978.52	48

\$741,200.74	IN	300
\$711,944.35	ME	201
\$621,310.17	MN	196
\$526,236.35	UT	150
\$487,729.94	IA	184
\$485,333.87	RI	203
\$430,476.09	HI	125
\$361,927.18	DC	161
\$354,846.66	WI	117
\$305,795.63	AK	94
\$304,497.03	SD	97
\$285,637.46	ND	91
\$254,031.19	VT	79
\$202,325.70	DE	71
\$161,978.52	WY	48
\$94,928.55	MT	39
\$85,152.58	Puerto Rico	23

Issuer	Dollars	# Accounts	%
		Estimated By	\$
		Avg. Size Bal.	
Discover	\$55,625,658.00	20242	38.69%
CitiBank	\$17,217,999.00	6272	11.98%
Chase	\$13,674,871.00	4982	9.51%
Providian	\$11,094,644.00	4042	7.72%
Household Credit Services/Financial	\$5,743,611.00	2092	3.99%
Chevy Chase	\$2,998,408.00	1092	2.09%
First Card	\$2,986,670.00	1088	2.08%
Chemical Bank	\$2,662,134.00	970	1.85%
MacNeal Hospital	\$2,586,929.00	942	1.80%
First USA	\$2,307,720.00	841	1.61%
Associates Consumer	\$2,080,688.00	758	1.45%
Bank One	\$1,915,281.00	698	1.33%
Household V/MC	\$1,844,427.00	672	1.28%
Circuit City	\$1,461,077.00	532	1.02%
US Bank	\$1,378,907.00	502	0.96%
Avco Financial	\$1,236,451.00	450	0.86%
Home Federal Savings	\$1,161,868.00	423	0.81%
Conseco	\$935,142.00	341	0.65%
American General	\$924,736.00	337	0.64%
Montgomery Wards	\$923,642.00	336	0.64%
Lincoln Tech	\$588,878.00	214	0.41%
Home Depot	\$574,251.00	209	0.40%
FNANB	\$519,083.00	189	0.36%
Associates Financial	\$479,168.00	175	0.33%
Credit Solutions	\$428,798.00	156	0.30%
Wells Fargo	\$402,393.00	147	0.28%
Perimeter Credit	\$397,487.00	145	0.28%
Bank North	\$380,871.00	139	0.26%
Payless Cashways	\$378,509.00	138	0.26%
FNAB	\$370,778.00	135	0.26%
Technology Card	\$364,352.00	133	0.25%
Prudential Bank	\$357,779.00	130	0.25%
Stage	\$357,551.00	130	0.25%
GE Capital	\$353,150.00	129	0.25%
Household Recovery	\$347,840.00	126	0.24%
Bank of Hawaii	\$327,261.00	119	0.23%
Key Bank	\$326,562.00	119	0.23%
AT&T Card Services	\$322,166.00	117	0.22%
La Tronics	\$294,512.00	107	0.20%
FNANB/Circuit City	\$268,160.00	98	0.19%
Mitsubishi Electric	\$266,403.00	97	0.19%
Fidelity Federal Bank	\$257,038.00	94	0.18%
GTE Mobilenet	\$231,706.00	84	0.16%
Corestates	\$212,104.00	77	0.15%
Supply Power Equipment	\$211,895.00	77	0.15%
Office Depot	\$207,608.00	76	0.14%
Bank of America	\$201,118.00	73	0.14%
First Bank	\$192,672.00	70	0.13%
Levitz	\$168,075.00	61	0.12%

Fashion Bar	\$144,417.00	53	0.10%
HRSI-PL	\$135,487.00	49	0.09%
Apple Computer	\$133,898.00	49	0.09%
Barnett	\$121,313.00	44	0.08%
GM=HH	\$119,571.00	44	0.08%
Kentucky Finance	\$117,845.00	43	0.08%
Trans South Auto Loan	\$110,685.00	40	0.08%
Ballys	\$108,378.00	39	0.08%
Bank of New York	\$102,312.00	37	0.07%
Natwest	\$100,389.00	37	0.07%
Direct Merchants	\$100,024.00	36	0.07%
Disney USA	\$99,327.00	36	0.07%
First Commerce Bank	\$92,579.00	34	0.06%
Howards Appliances	\$90,836.00	33	0.06%
Home Federal Bank/1st Ntl Bank of Bro	\$84,212.00	31	0.06%
MBNA	\$82,498.00	30	0.06%
Superco Appl Discount	\$80,143.00	29	0.06%
Bealls	\$70,616.00	26	0.05%
Fleet Bank	\$65,000.00	24	0.05%
Fidelity National Bank	\$62,982.00	23	0.04%
Morewell	\$61,225.00	22	0.04%
FSF	\$60,000.00	22	0.04%
Zion Bank	\$58,744.00	21	0.04%
GT Mastercard	\$58,264.00	21	0.04%
Household Retail Services	\$52,338.00	19	0.04%
Harris Trust	\$45,396.00	17	0.03%
Commercial Credit	\$42,540.00	15	0.03%
FCNB/Newport News	\$39,851.00	15	0.03%
Color Tire	\$37,585.00	14	0.03%
Brendeles	\$37,556.00	14	0.03%
Saks Fifth	\$37,436.00	14	0.03%
Advanta	\$35,932.00	13	0.02%
Nations Bank	\$34,384.00	13	0.02%
Associates Real Estate	\$34,128.00	12	0.02%
Crestar Bank	\$33,444.00	12	0.02%
Delaware Trust	\$32,000.00	12	0.02%
Sommerville Lumber	\$29,033.00	11	0.02%
Gosmos Appliance	\$28,010.00	10	0.02%
Mercantile	\$23,855.00	9	0.02%
First Consumer National Bank	\$22,361.00	8	0.02%
Maryland National	\$22,000.00	8	0.02%
First Interstate Bank	\$21,000.00	8	0.01%
First Omni	\$20,000.00	7	0.01%
Prime Option MC	\$20,000.00	7	0.01%
Pacific Sales	\$18,000.00	7	0.01%
Sun Trust	\$18,000.00	7	0.01%
Beneficial	\$17,707.00	6	0.01%
Avondale	\$16,465.00	6	0.01%
FCC National Bank	\$12,000.00	4	0.01%
Boatmans	\$11,390.00	4	0.01%
Parlais	\$11,000.00	4	0.01%
Star Bank	\$11,000.00	4	0.01%

Nyddles Gold	\$10,772.00	4	0.01%
Mid First Bank	\$9,748.00	4	0.01%
Savana Bank	\$9,727.00	4	0.01%
Audio One	\$9,261.00	3	0.01%
HHB	\$9,000.00	3	0.01%
Bony	\$7,966.00	3	0.01%
Nissan Motor	\$7,683.00	3	0.01%
Decorating Den	\$7,400.00	3	0.01%
Sam's Club	\$7,000.00	3	0.00%
Kim's TV & Gifts	\$6,700.00	2	0.00%
88 Furniture	\$6,541.00	2	0.00%
Holiday Spa of CA	\$6,000.00	2	0.00%
Audio Video Center	\$5,992.00	2	0.00%
Venture	\$5,600.00	2	0.00%
Associates Bank	\$5,020.00	2	0.00%
Sound Advice	\$4,500.00	2	0.00%
Ultimate Electric	\$4,181.00	2	0.00%
First Step Financial	\$4,100.00	1	0.00%
Tarts	\$4,091.00	1	0.00%
Eagle Finance Corp	\$3,677.00	1	0.00%
Home Shopping Network	\$3,600.00	1	0.00%
CitiFinancial	\$3,400.00	1	0.00%
Northwest Card Services	\$3,400.00	1	0.00%
Manufacturers Hanover	\$3,145.00	1	0.00%
Rooms To Go	\$3,105.00	1	0.00%
Littman Jewelers	\$3,100.00	1	0.00%
Hollytron	\$3,000.00	1	0.00%
Nordic Trac Direct	\$3,000.00	1	0.00%
Warehouse Electronics	\$3,000.00	1	0.00%
Fred Schmid Appliance	\$2,600.00	1	0.00%
ABT Television	\$2,377.00	1	0.00%
Wiz Distribution	\$2,300.00	1	0.00%
Maier & Berkele	\$2,203.00	1	0.00%
Simons Appliance	\$2,200.00	1	0.00%
Builders Square	\$2,162.00	1	0.00%
Video Tek	\$2,087.00	1	0.00%
Connecticut Valley	\$2,000.00	1	0.00%
Silo	\$2,000.00	1	0.00%
Ethridge Furniture	\$1,875.00	1	0.00%
Jos A Bank Clothron	\$1,840.00	1	0.00%
Oriys Carpet	\$1,753.00	1	0.00%
Sound Trak	\$1,604.00	1	0.00%
Home Guarantors Warehouse	\$1,600.00	1	0.00%
Smiths Jewelers	\$1,500.00	1	0.00%
Furniture Discount City	\$1,321.00	1	0.00%
Midway Appliance Center	\$1,270.00	1	0.00%
Denton Floor Covering	\$1,170.00	1	0.00%
Tops Appliance	\$1,158.00	1	0.00%
Casual Corner	\$1,100.00	1	0.00%
Merchant Bank	\$858.00	1	0.00%
Electrolux Corporation	\$813.00	1	0.00%
Richens AV	\$765.00	1	0.00%

Orbit	\$638.00	1	0.00%
Carpet Shoppe	\$609.00	1	0.00%
Cumberland Electronic	\$597.00	1	0.00%
Memts Inc.	\$588.00	1	0.00%
Brown Jewelers	\$555.00	1	0.00%
Hannoush Jewelers	\$505.00	1	0.00%
Homebase	\$443.00	1	0.00%
Petite Sophisticate	\$400.00	1	0.00%
El Muso Furniture	\$376.00	1	0.00%
PNC Bank	\$337.00	1	0.00%
Sound World	\$284.00	1	0.00%
Harrow Carpet	\$198.00	1	0.00%
Grumps By Mail	\$175.00	1	0.00%
Ethan Allen	\$174.00	1	0.00%
North Shore Refrigerator	\$172.00	1	0.00%
Adrays	\$132.00	1	0.00%
Total	\$143,779,845.00		

From: Greg Ousley [ousley1@theoutsourcegroup.com]
Sent: Thursday, February 17, 2005 4:21 PM
To: 'Daniel W. Goldstone, Esquire'
Subject: RE: Out of Stat



image001.gif (926
B)

Hello Dan,

I hope all is well.

Thanks for the timely response.

What are your time frames for funding?

I look forward to hearing from you.

Take Care,

Greg

From: Daniel W. Goldstone, Esquire [mailto:dgoldstone@norfolkfinancial.com]
Sent: Thursday, February 17, 2005 1:31 PM
To: Greg OUsley
Subject: Out of Stat

What do you think about selling the attached states for .40%? Give me call.

Daniel W. Goldstone, Esquire
NORFOLK FINANCIAL CORP.
1208 VFW Parkway, Suite 201
Boston, Massachusetts 02132
Tel. 617-323-1533 x115
Fax 617-323-4605

dgoldstone@norfolkfinancial.com

CONFIDENTIALITY NOTICE:

This communication, along with any and all attachments, may contain confidential information belonging to the sender, which may be legally privileged. The information is intended for the use of the individual or entity named. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or the taking of any action in reliance on the contents of this electronic mail information is strictly prohibited. If you have received this electronic mail by error, please notify me immediately.

From: Greg Ousley [ousley1@theoutsourcgroup.com]
Sent: Thursday, February 17, 2005 6:16 PM
To: 'Daniel W. Goldstone, Esquire'
Subject: RE: Out of Stat



image001.gif (926
B)

Outstanding.

I will speak with my DAD/Partner and verify that he's OK with this.

It should not be a problem.

I will call you around 2-3 your time tomorrow.

I look forward to closing the deal with you.

Take Care,

Greg

From: Daniel W. Goldstone, Esquire [mailto:dgoldstone@norfolkfinancial.com]
Sent: Thursday, February 17, 2005 3:44 PM
To: Greg Ousley
Subject: Re: Out of Stat

Assuming no major contract issues, I can fund right away!

Dan

Daniel W. Goldstone, Esquire
NORFOLK FINANCIAL CORP.
1208 VFW Parkway, Suite 201
Boston, Massachusetts 02132
Tel. 617-323-1533 x115
Fax 617-323-4605

dgoldstone@norfolkfinancial.com

CONFIDENTIALITY NOTICE:

This communication, along with any and all attachments, may contain confidential information belonging to the sender, which may be legally privileged. The information is intended for the use of the individual or entity named. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or the taking of any action in reliance on the contents of this electronic mail information is strictly prohibited. If you have received this electronic mail by error, please notify me immediately.

----- Original Message -----

From: Greg Ousley

To: 'Daniel W. Goldstone, Esquire'

Sent: Thursday, February 17, 2005 4:21 PM

Subject: RE: Out of Stat

Hello Dan,

I hope all is well.

Thanks for the timely response.

What are your time frames for funding?

I look forward to hearing from you.

Take Care,

Greg

From: Daniel W. Goldstone, Esquire [mailto:dgoldstone@norfolkfinancial.com]
Sent: Thursday, February 17, 2005 1:31 PM
To: Greg OUsley
Subject: Out of Stat

What do you think about selling the attached states for .40%? Give me call.

Daniel W. Goldstone, Esquire
NORFOLK FINANCIAL CORP.
1208 VFW Parkway, Suite 201
Boston, Massachusetts 02132
Tel. 617-323-1533 x115
Fax 617-323-4605
dgoldstone@norfolkfinancial.com

CONFIDENTIALITY NOTICE:

This communication, along with any and all attachments, may contain confidential information belonging to the sender, which may be legally privileged. The information is intended for the use of the individual or entity named. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or the taking of any action in reliance on the contents of this electronic mail information is strictly prohibited. If you have received this electronic mail by error, please notify me immediately.

From: Greg Ousley [ousley1@theoutsourcigroup.com]
Sent: Friday, February 18, 2005 3:59 PM
To: 'Daniel W. Goldstone, Esquire'
Subject: RE: Out of Stat



image001.gif (926
B)

Hello Dan,

I will get you the contract on Monday.

Have a great day.

Thanks,

Greg

From: Daniel W. Goldstone, Esquire [mailto:dgoldstone@norfolkfinancial.com]
Sent: Friday, February 18, 2005 8:06 AM
To: Greg Ousley
Subject: Re: Out of Stat

Great!

Daniel W. Goldstone, Esquire
NORFOLK FINANCIAL CORP.
1208 VFW Parkway, Suite 201
Boston, Massachusetts 02132
Tel. 617-323-1533 x115
Fax 617-323-4605
dgoldstone@norfolkfinancial.com

CONFIDENTIALITY NOTICE:

This communication, along with any and all attachments, may contain confidential information belonging to the sender, which may be legally privileged. The information is intended for the use of the individual or entity named. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or the taking of any action in reliance on the contents of this electronic mail information is strictly prohibited. If you have received this electronic mail by error, please notify me immediately.

From: Greg Ousley [ousley1@theoutsourcegroup.com]
Sent: Tuesday, February 22, 2005 5:15 PM
To: 'Daniel W. Goldstone, Esquire'
Subject: RE: OOS POOL OFG .0040 022205



image001.gif (926 B)



DOSDGSal.doc (115 KB)

Hello Dan,

Here is a copy of our contract.

Please let me know if you have any questions.

I took the OK paper out. I had previously promised a friend he could purchase it.

Take Care,

Greg

From: Daniel W. Goldstone, Esquire [mailto:dgoldstone@norfolkfinancial.com]
Sent: Friday, February 18, 2005 3:27 PM
To: Greg Ousley
Subject: Re: Out of Stat

Great. I may be in the wilds of NH on Monday, but will make every effort (if only by dial up connection) to get my email!

Have a great weekend!

Daniel W. Goldstone, Esquire
NORFOLK FINANCIAL CORP.
1208 VFW Parkway, Suite 201
Boston, Massachusetts 02132
Tel. 617-323-1533 x115
Fax 617-323-4605
dgoldstone@norfolkfinancial.com

From: Greg Ousley [ousley1@theoutsourcigroup.com]
Sent: Wednesday, February 23, 2005 8:12 AM
To: 'Daniel W. Goldstone'
Subject: RE: OOS POOL OFG .0040 022205



image001.gif (926
B)

I look forward to hearing from you.

Thanks,

Greg

From: Daniel W. Goldstone [mailto:dgoldstone@norfolkfinancial.com]
Sent: Tuesday, February 22, 2005 8:50 PM
To: Greg Ousley
Subject: Re: OOS POOL OFG .0040 022205

Was out of town today and will be in for a short time tomorrow...I will review tomorrow and call you ASAP.

Thanks,

Dan

Daniel W. Goldstone, Esq
1208 VFW Parkway, Suite 201
Boston, MA 02132
(617)323-1533 x115
(617)323-4605 (fax)
dgoldstone@norfolkfinancial.com

CONFIDENTIALITY NOTICE

This communication, along with any and all attachments, may contain confidential information belonging to the sender, which may be legally privileged. The information is intended for the use of the individual or entity named. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution of the

From: Greg Ousley [ousley1@theoutsourcegroup.com]
Sent: Monday, February 28, 2005 10:19 AM
To: 'Daniel W. Goldstone'
Subject: OFG OOS Contract.....



JOSDGSal.doc (116
KB)

Hello Dan,

I hope this finds you doing well.

Attached you will find the revised contract.

It has been updated with your requested changes.

Please feel free to contact me with any additional questions.

Have a great day!

Greg

Gregory S. Ousley

President

Ousley Financial Group

Jay Ousley Plaza

3512 I-70 Dr. SE Suite B

Columbia, MO 65201

email: ousley1@ofgcapital.com

Office: 888 743 6340

Cell: 573 230 4159

Fax: 573 442 1033

www.ofgcapital.com

From: Greg Ousley [ousley1@theoutsourcegroup.com]
Sent: Monday, February 28, 2005 3:40 PM
To: 'Daniel W. Goldstone, Esquire'
Subject: RE: Money Wired



image001.gif (926
B)

Hello Dan,

Outstanding!

Upon receipt of the funds I will email you the accounts, as well as ON a hard copy of the contract.

If you could please sign one copy and return it in the envelope provided I would greatly appreciate it.

I will also send the files on a disk.

I will keep them backed up and off site, as well, if something was to ever happen to your data.

I look forward to closing many future deals together.

Have a great day!

Greg

From: Daniel W. Goldstone, Esquire [mailto:dgoldstone@norfolkfinancial.com]
Sent: Monday, February 28, 2005 2:23 PM
To: Greg OUsley
Subject: Money Wired

I have faxed you the signature pages and wired the money!

Daniel W. Goldstone, Esquire
NORFOLK FINANCIAL CORP.
1208 VFW Parkway, Suite 201
Boston, Massachusetts 02132
Tel. 617-323-1533 x115
Fax 617-323-4605
dgoldstone@norfolkfinancial.com

CONFIDENTIALITY NOTICE:

This communication, along with any and all attachments, may contain confidential information belonging to the sender, which may be legally privileged. The information is intended for the use of the individual or entity named. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or the taking of any action in reliance on the contents of this electronic mail information is strictly prohibited. If you have received this electronic mail by error, please notify me immediately.

From: Greg Ousley [ousley1@theoutsourcegroup.com]
Sent: Tuesday, March 01, 2005 9:33 AM
To: 'Daniel W. Goldstone, Esquire'
Subject: RE: Money Wired



image001.gif (926
B)

Good Morning Dan,

I hope this finds you doing well.

My bank Verified Funds this morning.

I have a 9 AM conference call. Then a Dr.'s appt with my wife at 10:10 AM.

I will be back in the office around 11:00 AM and will finish building your file.

Then email it out.

Thanks Again.

Have a great day!

Greg

From: Daniel W. Goldstone, Esquire [mailto:dgoldstone@norfolkfinancial.com]
Sent: Monday, February 28, 2005 3:06 PM
To: Greg Ousley
Subject: Re: Money Wired

Great! -Thanks.

Daniel W. Goldstone, Esquire
NORFOLK FINANCIAL CORP.

From: Greg Ousley [ousley1@theoutsourcigroup.com]
Sent: Tuesday, March 01, 2005 6:39 PM
To: 'Daniel W. Goldstone, Esquire'
Subject: NF OOS from OFG 1st Part 16754 Accounts \$ 48,014,802.18



NFOOS030.xls (6
MB)

Hello Dan,

Please let me know if you receive this.

The balance of accounts in another file to follow.

Thanks,

Gregory S. Ousley

President

Ousley Financial Group

Jay Ousley Plaza

3512 I-70 Dr. SE Suite B

Columbia, MO 65201

email: ousley1@ofgcapital.com

Office: 888 743 6340

Cell: 573 230 4159

Fax: 573 442 1033

www.ofgcapital.com

From: Greg Ousley [ousley1@theoutsourcgroup.com]
Sent: Thursday, March 03, 2005 5:27 PM
To: 'Daniel W. Goldstone, Esquire'
Subject: Message from OFG...

Hello Dan,

I wanted to let you know I will be overnighting the original contract, bill of sale, and COT I have tomorrow.

My CD burner will be replaced in the morning. I will put the files on a disc and get it out to you.

I apologize about the delay.

Have a great day!

Greg

Gregory S. Ousley

President

Ousley Financial Group

Jay Ousley Plaza

3512 I-70 Dr. SE Suite B

Columbia, MO 65201

email: ousley1@ofgcapital.com

Office: 888 743 6340

Cell: 573 230 4159

Fax: 573 442 1033

www.ofgcapital.com

From: Greg Ousley [ousley1@theoutsourcgroup.com]
Sent: Tuesday, March 22, 2005 4:43 PM
To: 'Daniel W. Goldstone, Esquire'
Subject: OFG Inquiry?

Hello Dan,

I hope all is well.

I just spoke with my father and he asked if I could get a summary from you of the accounts your firm has worked to date? Looking for a total #.

It would assist us in making our case with Don Phillips.

Also, If you could please forward a draft stating you will hold us harmless of any costs other than returning your purchase price it would be greatly appreciated.

Thanks for your understanding and patience,

Gregory S. Ousley
President
Ousley Financial Group
Jay Ousley Plaza
3512 I-70 Dr. SE Suite B
Columbia, MO 65201
email: ousley1@ofgcapital.com
Office: 888 743 6340
Cell: 573 230 4159
Fax: 573 442 1033
www.ofgcapital.com

5/4/2005

From: Greg Ousley [ousley1@theoutsourcgroup.com]
Sent: Wednesday, March 23, 2005 8:46 AM
To: 'Daniel W. Goldstone'
Subject: RE: OFG Inquiry?

Good Morning Dan,

I hope all is well.

Thanks for the reply.

I would greatly appreciate any follow-up documentation on these accounts.

Could you give me an idea of how many accounts you worked? Lettered?

Thanks,

Greg

From: Daniel W. Goldstone [mailto:dgoldstone@norfolkfinancial.com]
Sent: Tuesday, March 22, 2005 6:32 PM
To: Greg Ousley
Cc: Maureen Forsyth, Esq.
Subject: Re: OFG Inquiry?

Dear Greg:

I will have Maureen have all of the account "paperless files" scanned and emailed to you tomorrow - we will, no doubt, continue to get calls and disputes on these accounts and will continue to forward them to you weekly (until you beg us to stop).

Regarding the hold harmless agreement, please feel free to send me a draft of whatever you would like me to sign to give you the requisite comfort level!

Thanks for your accommodation in this matter.

Sincerely,

DWGoldstone

Daniel W. Goldstone, Esq
1208 VFW Parkway, Suite 201
Boston, MA 02132
(617)323-1533 x115
(617)323-4605 (fax)
dgoldstone@norfolkfinancial.com

CONFIDENTIALITY NOTICE

This communication, along with any and all attachments, may contain confidential information belonging to the sender, which may be legally privileged. The information is intended for the use of the individual or entity named. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or the taking

5/4/2005

From: Greg Ousley [ousley1@theoutsourcgroup.com]
Sent: Wednesday, March 30, 2005 3:59 PM
To: 'Daniel W. Goldstone, Esquire'
Subject: RE: Wiring Info

Hello Dan,

I am out of the office till 9 AM tomorrow.

I will touch base with you around that time.

Thanks,

Greg

From: Daniel W. Goldstone, Esquire [mailto:dgoldstone@norfolkfinancial.com]
Sent: Tuesday, March 29, 2005 2:54 PM
To: Greg OUsley
Cc: Lynne Boylan
Subject: Wiring Info

Please confirm, as soon as possible, that the \$307,401.00 will be wired back to NFC's account. Our wire info is:

[REDACTED]

Thanks,

DWGoldstone

Daniel W. Goldstone, Esquire
NORFOLK FINANCIAL CORP.
1208 VFW Parkway, Suite 201
Boston, Massachusetts 02132
Tel. 617-323-1533 x115
Fax 617-323-4605
dgoldstone@norfolkfinancial.com

CONFIDENTIALITY NOTICE:

This communication, along with any and all attachments, may contain confidential information belonging to the sender, which may be legally privileged. The information is intended for the use of the individual or entity named. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or the taking of any action in reliance on the

5/4/2005